

AmerUs Life

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

Product Name: S98

Type of Product: Life Insurance

Does this product have . . .

1.	a guaranteed minimum earnings rate for this contract?	No	
2.	an annual contract fee?	No	
3.	internal fund transfer fees?	No	
4.	an annual penalty-free withdrawal amount?	No	
5.	quarterly statements sent to the participant's home address?	No	Annual statements are being sent to the State of Iowa
6.	the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement?	No	would require changing ownership to the participant
7.	online access to accounts for the participant?	No	
8.	distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?	Yes	
9.	a surrender charge?	No	
10.	surrender charge exceptions?	No	
11.	a guaranteed principal return at death?	Yes	The death benefit is the face amount plus dividends minus any loan.
12.	disclosure of total fees?	No	n/a
13.	ability to send distribution payments to participant's home address or bank account?	Yes	
14.	correct tax reporting on taxable withdrawals?	Yes	

